

Certificate Number: 06167-NJ-DE-036547203

Bankruptcy Case Number: 22-11348



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 15, 2022, at 11:00 o'clock AM CDT, Bruce Johnthan Williams completed a course on personal financial management given by telephone by Hananwill Financial Education Services, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 14, 2022 By: /s/Jay W Prindable for Jon F Kennedy

Name: Jon F Kennedy

Title: Instructor